REMARKS

Applicant has now had an opportunity to carefully consider the Examiner's Official Action mailed August 5, 2002. Reexamination and reconsideration of the subject application, as submitted, is respectfully requested.

The Examiner rejected all pending claims for being anticipated by or failing to define nonobvious subject matter over the teachings of two particular cited references, and especially Luchs et al., U.S. Patent No. 4,831,526.

The applicant gratefully acknowledges the opportunity for a personal interview on the subject application with the Examiner and Supervisor Joe Thomas, on October 17, 2002. At the Interview, the Luchs '526 was discussed in detail. The parties discussed certain claim amendments which would serve to better clarify the novel features of the subject invention over the teachings of Luchs. The foregoing amendments to the claims have been made with these discussions in mind. In particular, the Examiner will note that all the pending claims now require that the policyholder directly implements a change or adjustment to the policy independent of an agent's or the insurer's personnel involvement, i.e., without any aid or intervention of an agent or customer service representative of the insurer that would be necessary to control or effect the policyholder's desired change. Although it is within the teachings of the invention that an agent or service representative may choose to assist a policyholder in policy servicing, or even monitor the communications between the policyholder and the system to check for informalities, the invention provides a novel system for allowing a policyholder to control the implementation of the desired changes in substantial independence of another party. At all times, Luchs requires some aid or intervention of an agent, a customer service representative, an underwriter or other insurance professional actually initiating, controlling or effecting the policy adjustments.

The Examiner will appreciate that other claim changes are included emphasizing the real-time communicating between the policyholder and the insurer in order to more efficiently effect the desired changes and receive verification and confirmation thereof.

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It is believed that this application is now in condition for allowance and early notice thereof is requested.

Respectfully submitted,

FAY, SHARPE, FAGAN,
MINNICH & McKEE, LLP

Date: 10/31/02

Patrick R. Roche, Reg. No. 29,580
1100 Superior Avenue, Seventh Floor
Cleveland, Ohio 44114-2518
(216) 861-5582

Attachment: Versions with Markings to Show Changes Made

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Versions with Markings to Show Changes Made

In The Claims:

Claims 1, 13, 25, 31, 37, 49, 61 and 67 have been amended as follows:

1. (Thrice Amended) An on-line insurance policy service system for real-time automated selective adjustment by a policyholder of policy parameters for a policy and system computation and communication of the adjustment [consequent costs], comprising:

an information module for identifying a policyholder to the system and for verifying to the policyholder a present policy parameter; and

a policy adjustment module for selectively communicating a desired parameter change by the policyholder and for generating in real-time and without involvement of a customer service representative or agent [a cost] an adjustment in the policy attributable to the parameter change and directly communicating to the policyholder in real-time an acknowledgement of the [cost] adjustment.

13. (Thrice Amended) An on-line insurance policy service system for real-time automated selective adjustment by an insured policyholder of policy parameters for an insurance policy, and for system computation and communication of changes in coverage under the policy comprising:

an information module for identifying a policyholder to the system and for verifying to the policyholder a present policy parameter of [a] the policy held by the policyholder; and,

a policy adjustment module for selectively communicating a parameter change from the policyholder, for generating in real-time a coverage adjustment attributable to the parameter change without supervisory implementation by an agent, a customer service representative, or other employee or representative of the insurer, for changing the policy in real-time in accordance with the coverage adjustment and for communicating in real-time the coverage adjustment directly to the policyholder.

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25. (Thrice Amended) A method of servicing an insurance policy via Internet on-line communications for estimating cost variances attributable to policy parameter changes and for selective real-time updating of the policy parameters via direct on-line communications between an insurer and an insured policyholder, comprising:

communicating from a policyholder through an Internet on-line connection an identity of the policyholder and a policy parameter change to an insurer;

calculating a cost variance attributable to the policy parameter change and quoting the cost variance directly to the policyholder back through the on-line connection;

submitting the policy parameter change as an implementable change for updating the policy;

adjusting the policy in real-time in accordance with the policy parameter change without aid to implementing the adjustment by an agent or customer service representative of the insurer and verifying the adjusting directly back in real-time to the policyholder through the on-line connection.

31. (Thrice Amended) A method of servicing in real-time a preexisting insurance policy via Internet on-line communications directly between an insured policyholder and an insurer, for estimating cost variances attributable to policy parameter changes and for real-time updating of the policy parameters, comprising:

communicating by an insured policyholder [and] to an insurer through an Internet on-line connection an identity of the policyholder and a policy parameter change;

determining a coverage variance attributable to the policy parameter change and quoting by the insurer of the cost variance to the policyholder in real-time directly back through the on-line connection;

submitting the policy parameter change as an implementable change for updating the policy;

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adjusting the policy in real-time in accordance with the policy parameter change without aid or intervention of an agent or customer service representative of the insurer in an extent necessary to implement the parameter change and verifying the adjustment back to the policyholder in real-time through the on-line connection.

37. (Twice Amended) A fully-automated on-line insurance policy service system [for], operated by a policyholder and delivered via the Internet or other electronic communications network, for real-time selective adjustment by the policyholder of policy parameters for a policy and system[,] underwriting of risk and the resulting real-time computation and communication of consequent costs, comprising:

an information module for identifying a policyholder to the system and for verifying to the policyholder present policy parameters; and,

a policy adjustment module for a policyholder directly communicating a parameter change and for generating in real-time a cost adjustment attributable to the parameter change, for changing the policy in real-time in accordance with the parameter change without supervisory control by an agent or customer service representative of the issuer of the policy and [directly] communicating in real-time to the policyholder the resulting cost adjustment, which module includes the embedded capability to electronically perform underwriting and rating functions and apply relevance criteria to ensure accurate communication, policy adjustment and rating.

49. (Twice Amended) A fully-automated on-line insurance policy service system, operated by a policyholder and delivered via the Internet or other communications network, for real-time selective adjustment by the policyholder of policy parameters for a held policy, and for system underwriting of risk and computation and communication of changes in coverage under the policy comprising:

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an information module for identifying a policyholder to the system and for verifying to the policyholder present policy parameters of a policy held by the policyholder; and

a policy adjustment module for a policyholder directly communicating a parameter change to the insurer, for generating, electronically and in real-time, a coverage adjustment attributable to the parameter change, for changing the policy in accordance with the parameter change without involvement of an agent, broker, customer service representative, underwriter, or other employee or representative of the insurer, and for communicating the coverage adjustment [directly] in real-time to the policyholder, which module includes the embedded capability to electronically perform underwriting and rating functions and apply relevance criteria to ensure accurate communication, policy adjustment and rating.

61. (Twice Amended) A method of self-administering and modifying, amending and/or supplementing an insurance policy via on-line communications between a policyholder and an insurer, allowing the policyholder to submit and effect policy parameter changes in real time without intervention or assistance by trained insurance company representatives, determining cost variances attributable to policy parameter changes and for [real-time] updating of the policy parameters, comprising:

directly communicating between the policyholder and the insurer through an Internet or other on-line connection the identity of the policyholder and a policy parameter change to the insurer;

underwriting the risk resulting from the parameter change;

calculating a cost variance attributable to the policy parameter change and in real-time quoting the cost variance directly to the policyholder back through the on-line connection;

submitting the policy parameter change as an implementable change for updating the policy;

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changing the policy in real-time in accordance with the policy parameter change without the supervisory aid or intervention of an agent or a customer service representative and verifying in real-time the changing and the adjusting directly back to the policyholder through the on-line connection.

67. (Twice Amended) A method of self-servicing an existing insurance policy held by the policyholder, via the Internet or other electronic communications network, directly between a policyholder and an insurer, for estimating cost variances attributable to policy parameter changes and for real-time updating of the policy parameters, comprising:

communicating by a policyholder to an insurer, through an Internet or other on-line connection, an identity of the policyholder and a policy parameter change;

determining a coverage variance attributable to the policy parameter change and quoting by the insurer of the cost variance to the policyholder directly back through the on-line connection;

submitting the policy parameter change as an implementable change for updating the policy;

adjusting the policy in real-time in accordance with the policy parameter change without aid or involvement of an agent or customer service representative of the insurer and verifying the adjustment back to the policyholder through the on-line connection.

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